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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Charles	
	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Boone	
licerise or passport	Last name	Last name
Bring your picture	Coeffice (Complete III III)	Cuffix (Co. In II III)
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
O. All other names were		
2. All other names you have used in the last	First name	First name
8 years		
-	Middle name	Middle name
Include your married or maiden names.		
maidon names.	Last name	Last name
	First name	First name
	N.C. al-III a va avas a	Middlessesses
	Middle name	Middle name
	Last name	Last name
		2001110
3. Only the last 4 digits of your Social	XXX - XX- 0912	XXX - XX-
Security number or	OR	OR
federal İndividual Taxpayer		
Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Charles First Name	Middle Name Last Name	Case number (if known)
	i ii st ivairie	ivilidate Natife Last Natife	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		34 E 100th Pl Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code	City State Zip Code
		Cook	Carrati
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	<b>fill it in here.</b> Note that the court will send any notices to this mailing address.
		notions to you at a lie maining additions.	a no maining additions.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Charles		Boone	Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier's check, or may pay with a creation in the cashier cashier in the cashier cashier cashier in the cashier c	re fee when I file my petition. Plet how you may pay. Typically, if your money order. If your attorney is sedit card or check with a pre-printer fee in installments. If you choose a Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, and y line that applies to your family significant, you must fill out the Applicate it with your petition.	ou are paying the fee your submitting your payment end address.  This option, sign and attantificial Form 103A).  This option only if you are d may do so only if your ize and you are unable to pay the submitted in the submitted	self, you may pay with cash, on your behalf, your attorney ach the <i>Application for</i> e filing for Chapter 7. By law, a noome is less than 150% of pay the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	WhenWhenWhen	Case num    MM / DD / YYYY	ber
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	Relationsh  MM / DD / YYYY  Relationsh	ber, if known
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction judgment a o line 12. out <i>Initial Statement About an Eviction</i> bankruptcy petition.		n 101A) and file it with

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Charles Boone Case number (if known)

#### First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Charles Boone Signature of Debtor 1 Signature of Debtor 2 Executed on \_\_6/30/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Charles		Boone	Case number (if kr	no wn)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, United	ve informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	,			·
need to file this page.	/s/ Timothy Mazur		Date	6/30/2018
	Signature of Attorney for	or Debtor	MN	// / DD / YYYY
	,			
	Timothy Mazur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nuo		
	Street	nue		
	Olloct			
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3124473701	Email address	tmazur@semradlaw.com
			<del>_</del>	
	70224		Missou	ri
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Charles		Boone
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
 amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,154.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,154.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Φ0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	-
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$65,582.00
Your total liabilities	\$65,582.00
Part 3: Summarize Your Income and Expenses	
·	
	\$2,033.75
1. Schedule I: Your Income (Official Form 106I)	\$2,033.75 \$1,833.00

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Deb	tor 1 Charles		Boone	Case number (if known)	
Part	First Name  Answer T	Middle Name hese Questions for Administra	Last Name ative and Statistical Reco	ords	
Tait	Allower II	nese Questions for Administra	dave and Ottationout Free	J. 43	
6. <b>A</b>	re you filing for I	bankruptcy under Chapters 7, 11,	or 13?		
	No. You have	nothing to report on this part of the	form. Check this box and sub	mit this form to the court with your other so	chedules.
Ŀ	Yes.				
7. <b>W</b>	/hat kind of debt	do you have?			
E		re primarily consumer debts. Consehold purpose. 11 U.S.C. § 101(8)		by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.	
_	•			this part of the form. Check this box and so	uhmit
		e court with your other schedules.	Tod have houring to report on	The part of the form. Onesk the box and of	
		nent of Your Current Monthly Inco e 11; OR, Form 122B Line 11; OR,		onthly income from Official	\$657.81
9.	Copy the follow	ing special categories of claims f	rom Part 4, line 6 of Schedu	le E/F:	
	From Part 4 on	Schedule E/F, copy the following	:	Total claim	
	9a. Domestic su	pport obligations (Copy line 6a.)		\$0.00	
	9b. Taxes and co	ertain other debts you owe the gove	mment. (Copy line 6b.)	\$0.00	
	9c. Claims for de	eath or personal injury while you wer	e intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loan	s. (Copy line 6f.)		\$3,706.00	
	9e. Obligations a	arising out of a separation agreement	t or divorce that you did not rep	port as \$0.00	
		sion or profit-sharing plans, and oth	er similar debts. (Copy line 6h.)	\$0.00	

\$3,706.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to identify yo	ur case:				
Debtor 1	Charles			Boone		
Debtor 2	First Name	Middle N	lame	Last Name		
(Spouse, if fi	ling) First Name	Middle N	lame	Last Name		
United Sta	ates Bankruptcy Court for t	he: Northern		District of Illinois		
Case num	ber			(State)		
Officia	I Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Pro	perty				12/1
category v responsibl write your	where you think it fits be the for supplying correct it name and case number	st. Be as complete a nformation. If more s (if known). Answer e	nd accur pace is n very que	set only once. If an asset fits in more rate as possible. If two married peop needed, attach a separate sheet to t stion. hther Real Estate You Own or H	le are filing together, both his form. On the top of any	are equally
1. Do you		or equitable interest	in any re	sidence, building, land, or similar pr	operty?	
	No. Go to Part 2	0				
1.1	Yes. Where is the property  Street address, if available		Sing	s the property? Check all that apply. gle-family home plex or multi-unit building	the amount of any sec	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
			Cor	ndominium or cooperative nufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code		estment property eshare	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
			one.  Deb	as an interest in the property? Check otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another		ommunity property
				nformation you wish to add about th	nis item, such as local	
If you	own or have more than or	na list hara:	propert	ty identification number:		
1.2	Street address, if available		Sing Dup Cor	s the property? Check all that apply. gle-family home blex or multi-unit building andominium or cooperative anufactured or mobile home	the amount of any sec	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the portion you own?
	Number Street  City State	Zip Code		estment property eshare	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	,		one. Deb	otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another information you wish to add about the	(see instructions)	ommunity property

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Debtor 1	Charles	Boone Ca	ase number (if known)
	First Name Mide	dle Name Last Name	
1.3 Stre	et address, if available, or other descr	what is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare	(see instructions)
		property identification number:	this item, such as local
you ha	ve attached for Part 1. Write that	own for all of your entries from Part 1, including a number here. ▶	
you own t	hat someone else drives. If you lease ins, trucks, tractors, sport utility vehic	e interest in any vehicles, whether they are regist a vehicle, also report it on Schedule G: Executory Con les, motorcycles	
3.1	Make Model: Year:	Who has an interest in the property? one. Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage:  Other information:	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and anot  Check if this is community prope instructions)	
3.2	Make Model: Year: Approximate mileage: Other information:	who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
		Check if this is community prope instructions)	rty (see

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ebtor 1	Charles		Boone Case nur	nber (if known)	
	First Name	Middle Name	Last Name		
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Puured claims on Schedule Laims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	the amount of any secu	claims or exemptions. Puured claims on Schedule Laims Secured by Property.  Current value of the
	Other information:		Debtor 1 and Debtor 2 only  At least one of the debtors and another	entire property?	portion you own?
			Check if this is community property (se instructions)	е	
	-	•	r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces		
	nples: Boats, trailers, motors, p No Yes Make Model:	•	r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces  Who has an interest in the property? Checkone.	sories  Do not deduct secured the amount of any secu	claims or exemptions. Pu ured claims on <i>Schedule L</i>
Exar	nples: Boats, trailers, motors, p No Yes Make	•	r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces  Who has an interest in the property? Checkone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	• • • • • • • • • • • • • • • • • • •
4.1	nples: Boats, trailers, motors, p  No  Yes  Make  Model:  Year:  Approximate mileage:	•	r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces  Who has an interest in the property? Checkone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  e  Do not deduct secured the amount of any secu	ured claims on Schedule Laims Secured by Property.  Current value of the

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... used one cellphone \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$2000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2150.00 for Part 3. Write that number here ......

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Bank of America \$0.00 \$4.00 17.2. Checking account: Chase Bank 17.3. Checking account: \$0.00 TCF Bank 17.4. Savings account: 17.5. Savings account: 17.6. Certificates of deposit: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 17.10. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Charles		Boone	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
	No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in If		), thrift savings accounts	s, or other pension or profit-sharing plans	
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:	-		
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		-			

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Debt	or 1 Charles		Boone	Case number (if known)	
24.	First Name  Interests in a	Middle Nan n education IRA, in an accou	ne Last Name unt in a qualified ABLE program, or under	r a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(			
	✓ No Yes	Institution name and description	on. Separately file the records of any interests	s.11 U.S.C. § 521(c):	
		-			
25.		able or future interests in pro or your benefit	perty (other than anything listed in line	1), and rights or powers	
	✓ No  Yes. Desc	ribe			
26.			crets, and other intellectual property proceeds from royalties and licensing agree	ments	
	✓ No  Yes. Desc	ribe			
	<u> </u>				
27.		nchises, and other general in Iding permits, exclusive licenses	ntangibles s, cooperative association holdings, liquor lic	censes, professional licenses	
	✓ No	<i>a.</i>			
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds on No	ved to you		Foderal:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds on  No Yes. Give s abou	ved to you specific information t them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on  No Yes. Give s abou you a	ved to you specific information		State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t	pecific information t them, including whether laready filed the returns the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether laready filed the returns the tax years	ousal support, child support, maintenance, o	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	ousal support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether laready filed the returns the tax years	ousal support, child support, maintenance, o	State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	ousal support, child support, maintenance, o	State: Local: divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  tt  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	pusal support, child support, maintenance, o	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	ousal support, child support, maintenance, o	State: Local:  divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	pecific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spo	payments, disability benefits, sick pay, vacat	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether Idready filed the returns the tax years  It due or lump sum alimony, specific information	payments, disability benefits, sick pay, vacat	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	payments, disability benefits, sick pay, vacat	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Charles		Boone	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		ealth savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expect	n someone who has died proceeds from a life insurance polic	ey, or are currently entitled to receive	
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims  No Yes. Describe	unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.		•	m Part 4, including any entries fo		\$4.00
Part	5: Describe Any B	usiness-Related Pr	operty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	No. Go to Part 6. Yes. Go to line 38.	ny legal or equitable ii	nterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	or commissions you al	ready earned		or exemptions
	Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	ectronic devices
	✓ No  Yes. Describe				

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Deb	tor 1 Charles	Boone Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		
	res. Describe		
11	Inventory		
41.	inventory		
	<b>✓</b> No		
	Yes. Describe		
42.	Interests in partnership	ps or joint ventures	
	✓ No		
		Name of entity: % of ownership:	
	Yes. Give specific information about		
	them		<u> </u>
			<u> </u>
43.	Customer lists, mailing I	lists, or other compilations	
	<b>✓</b> No		
		clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	Too. Bo your moto mix	olddo polobilaily idollatiable information (do dollifod in 11 5.5.5. 3 101(1179).	
	☐ No		
	Yes. Descril	be	
44.	Any business-related p	property you did not already list	
	<b>✓</b> No		
	Yes. Give specific		
	information		<del></del>
45. A	dd the dollar value of al	l of your entries from Part 5, including any entries for pages you have attached	
for Pa	art 5. Write that number	r here	
<u> </u>	D		
Part	t 6: Describe Any Fal	rm- and Commercial Fishing-Related Property You Own or Have an Interest In interest in farmland, list it in Part 1.	i.
	ii you owii oi ilave ali i	interest in ranniand, not it in r art r.	
46.	Do you own or have an	y legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
			portion you own?
	Yes. Go to line 47.		Do not deduct secured claims
17	Farm animals		or exemptions
47.	Examples: Livestock, po	oultry, farm-raised fish	
		any, and another more	
	<b>✓</b> No		
	Yes. Describe		
	_		

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Debi	tor 1 Charles	Ministra Name	Boone	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixt	ures, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you d	id not already list		
	<b>√</b> No				
	Yes. Describe				
				-	
52. A	dd the dollar value of a	ll of your entries from Part 6, includ	ling any entries for page	es you have attached	
for Pa	art 6. Write that numbe	r here			
•				_	
Part	7: Describe All Pro	perty You Own or Have an Inte	erest in That You Did	Not List Above	
53.		perty of any kind you did not alread	ly list?		
	Examples: Season ticket	s, country club membership			
	<b>✓</b> No				
	Yes. Give specific				
	information				
54 A	dd the dollar value of a	II of your entries from Part 7. Write	that number here	1	•
0	aa ino aonar talao ora	ii or your ontrioo ii oiii r urt 11 mileo	that hambor horo mini		
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
_	oart 2 total vehicles, lin			<u> </u>	
57. <b>P</b>	art 3: Total personal ar	nd household items, line 15	\$2150.00		
58. <b>P</b>	art 4: Total financial as	ssets, line 36	\$4.00		
59 <b>F</b>	Part 5: Total business-r	elated property, line 45	<u> </u>	<del>_</del>	
				<u> </u>	
60. <b>F</b>	art 6: Total farm- and	fishing-related property, line 52		<u> </u>	
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62. 1	Total personal property	. Add lines 56 through 61	фолгл оо		. 00154.00
		ŭ	\$2154.00	Copy personal property total	+ \$2154.00
					\$2154.00
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			

		Case 18-18698	Doc 1 Filed 00 Docui		3 11:19:54 Desc Main
Fill	in this inforr	nation to identify your case:			
Deb	otor 1	Charles First Name	Middle Name	Boone Last Name	
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	
Uni	ted States B	ankruptcy Court for the: North	nern D	istrict of Illinois	
Coo	o numbor			(State)	
(If kn	e number own)				
$\bigcirc$ f	ficial	Form 1060			Check if this is an amended filing
<u>U</u>	liciai	Form 106C			arrioraca ming
Sc	hedule	C: The Property	You Claim a	s Exempt	04/16
stat the tax- und you	e a specif amount o exempt re er a law t r exempti	ic dollar amount as exem f any applicable statutory etirement funds—may be	pt. Alternatively, you limit. Some exempt unlimited in dollar a o a particular dollar applicable statutor	n may claim the full fair market valions—such as those for health aid mount. However, if you claim an amount and the value of the prop	on you claim. One way of doing so is to lue of the property being exempted up to ls, rights to receive certain benefits, and exemption of 100% of fair market value erty is determined to exceed that amount,
1.			= -	en if your spouse is filing with you.	
	✓ You a	re claiming state and federal	nonbankruptcy exemp	tions. 11 U.S.C. § 522(b)(3)	
	You a	re claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
2.	For any p	operty you list on Schedule A	/B that you claim as ex	xempt, fill in the information below.	
		ription of the property and hedule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
	Brief description	:	\$0.00		735 ILCS 5/12-1001(b)

Checking account, Bank

Checking account,

17

3. Are you claiming a homestead exemption of more than \$160,375?

Chase Bank

No Yes

of America

Line from Schedule A/B:

description:

Line from Schedule A/B:

100% of fair market value, up to any

\$4.00

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$4.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

**V** 

735 ILCS 5/12-1001(b)

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description:  $\checkmark$ \$0 Checking account, TCF 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(a) Brief \$2,000.00 description:  $\checkmark$ \$2,000.00 used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$150.00 description:  $\overline{}$ \$150.00 used one cellphone 100% of fair market value, up to any Line from applicable statutory limit

Schedule A/B:

07

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				•	_		
Fill in t	this inforr	nation to identify your c	ase:				
Debto	r 1	Charles		Boone			
		First Name	Middle Name	Last Name			
Debto	r 2						
(Spouse	e, if filing)	First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois			
				(State)			
Case r	number						
`	<u> </u>					_	Chook if this is on
Offi	cial l	Form 106D				L	Check if this is an amended filing
Sch	nedu	le D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more s	pace is r			e are filing together, both are equance the entries, and attach it to the			
1. D	o any c	reditors have claims s	secured by your proper	ty?			
Ī.	No. C	heck this box and sub-	mit this form to the court	with your other schedules. You hav	e nothing else to repo	rt on this form.	
	Yes. I	Fill in all of the information	on below.				
Part 1	List /	All Secured Claims					
fc	or each cla	aim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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HIII I	n this infori	mation to identify your c	ase:					
Deb	tor 1	Charles		Boone				
		First Name	Middle Name	Last Name				
	tor 2	<del></del>						
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
Cas	e number			(State)				
(If kno					<del></del>			
Off	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
		<del></del>	11. 34/1					
Sc	chedu	ile E/F: Cre	ditors Who	Have Unse	cured Claims			12/15
Form clain the e knov	n 106Å/B) a ns that are entries in t vn).	and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	xpired Leases (Official F Secured by Property. If	Also list executory contracts form 106G). Do not include a more space is needed, copy top of any additional pages, v	ny creditor the Part yo	rs with partia ou need, fill i	ally secured t out, number
1.	Do any cr	editors have priority un	secured claims against ye	ou?				
	<b>✓</b> No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amounts ling to the creditor's name particular claim, list the oth		both priority	and nonprio	rity amounts.
						Total	Priority	Nonpriority
						claim	amount	amount

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Debto	r 1 Charles First Name	Middle Name	Boone Last Name	Case number (if known)	
Part 2					
3. [	o any creditors have nonpriorit	unsecured claims aga	ninst you?	e court with your other schedules.	
u It	nsecured claim, list the creditor se	parately for each claim. For	or each claim lis	r <b>of the creditor who holds each claim.</b> If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1	AMSHER COLLECTION SVCS Nonpriority Creditor's Name 4524 SOUTHLAKE PKWY STE			Last 4 digits of account number 5836 When was the debt incurred? 10/2017	\$302.00
	Number Street  HOOVER Alaba City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? No Yes	Zip Codi one. nd another	9	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: T-Other. Specify MOBILE	
4.2	BK OF AMER			Lord A Pollo of control of control of the control o	\$2,066.00
	Nonpriority Creditor's Name PO BOX 45144 Number Street  JACKSONVILLE Floric City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? No Yes	Zip Codi one. nd another	9	Hast 4 digits of account number 6318  When was the debt incurred? 4/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify CreditCard	
4.3	BRIDGECREST Nonpriority Creditor's Name PO Box 53087 Number Street  Phoenix Arizot City State	na 85072 Zip Cod		When was the debt incurred?  8/2017  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	\$18,298.00
	Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relates Is the claim subject to offset?  No Yes	nd another		Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify 066 Automobile	

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 Debtor 1
 Charles
 Boone
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning $\boldsymbol{\boldsymbol{v}}$	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAPITALONE	— Last 4 digits of account number 5700	\$733.00
	Nonpriority Creditor's Name PO BOX 30253	When was the debt incurred? 4/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SALT LAKE CITY Utah 84130	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	<b>✓</b> No		
	Yes		
4.5	City of Chicago - Dept. of Finance	Land A. Parka and a surface	\$8,000.00
	Nonpriority Creditor's Name	Last 4 digits of account number	ψο,σσσ.σσ
	PO Box 88292 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other Specify parking tickets	
	Is the claim subject to offset?	Other. Specify parking tickets	
	✓ No		
	Yes		
4.6	COMENITYBANK/VICTORIA	Look A digital of account number 2005	\$883.00
	Nonpriority Creditor's Name	Last 4 digits of account number 8335	Ψσσσ.σσ
	220 W SCHROCK RD Number Street	When was the debt incurred? 8/2016	
		As of the date you file, the claim is: Check all that apply.	
	WESTERVILLE Ohio 43081	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	님	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other Specify CreditCard	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	
	Yes		

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 Debtor 1 First Name
 Charles
 Boone
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDIT ACCEPTANCE Nonpriority Creditor's Name PO BOX 513 Number Street	Last 4 digits of account number 4288  When was the debt incurred? 2/2016  As of the date you file, the claim is: Check all that apply.	\$9,387.00
	Southfield Michigan 48037 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 051 Automobile	
4.8	CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street  LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Yes	Last 4 digits of account number 1777  When was the debt incurred? 6/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$722.00
4.9	FED LOAN SERV  Nonpriority Creditor's Name P.O. Box 69184  Number Street  Harrisburg Pennsylvania 17106 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred? 4/2005  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$2,012.00

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Debtor 1 Charles Boone Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2:	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.10	FED LOAN SERV	- Last 4 digits of account number 0002	\$1,694.00
	Nonpriority Creditor's Name P.O. Box 69184	When was the debt incurred? 2/2005	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg Pennsylvania 17106	- Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.11	First Midwest Bank	- Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 3800 Rock Creed Boulevard	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	Joliet Illinois 60431	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify Bank Fees	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		
4.12	GATEWAY ONE LENDING &	- Last 4 digits of account number 3256	\$14,931.00
	Nonpriority Creditor's Name 160 N RIVERVIEW DR STE 1	When was the debt incurred? 2/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  — Contingent	
		<b>\</b>	
	ANAHEIM California 92808	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify 060 Automobile	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		

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Debtor 1 Charles Boone Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

rait 2.	and 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.							
4.13	I C SYSTEM INC	Last 4 digits of account number 3758	\$700.00					
	Nonpriority Creditor's Name PO BOX 64378	When was the debt incurred? 10/2017						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	SAINT PAUL Minnesota 55164 City State Zip Code	Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or						
	At least one of the debtors and another	divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR:						
	✓ No	Other. Specify COMCAST						
	Yes							
4.14	IL Tollway	Last 4 digits of account number	\$500.00					
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred? n/a						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	D 00545	Unliquidated						
	Downers Grove Illinois 60515 City State Zip Code	Disputed						
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:						
	Debtor 1 only	Student loans						
	Debtor 2 only	Obligations arising out of a separation agreement or						
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims						
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts						
	Check if this claim relates to a community debt	Other. Specify unpaid tolls						
	Is the claim subject to offset?	_						
	No							
	Yes							
4.15	JOSEPH MANN & CREED	Last 4 digits of account number1307	\$677.00					
	Nonpriority Creditor's Name 20600 CHAGRIN BLVD STE 5	When was the debt incurred? 9/2017						
	Number Street	As of the date you file, the claim is: Check all that apply.						
		Contingent						
	SHAKER HEIGHTS Ohio 44122 City State Zip Code	Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or						
	At least one of the debtors and another	divorce that you did not report as priority claims						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts						
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: CLIENT						
	✓ No	Other. Specify RCN TELECOM SERVICES L						
	Yes	<del></del>						

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Debtor 1 Charles Boone Case number (if known)
First Name Middle Name Last Name

Part 2:	Your NON	PRIORITY	Unsecured C	laims - Continua	tion Page	
	After listing a	iny entries o	n this page, nu	mber them beginnin	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.16	NCAC				Last 4 digits of account number 69N1	\$1,276.00
	Nonpriority Cre 1210 E Campl				When was the debt incurred? 10/2017	
		Street			As of the date you file, the claim is: Check all that apply.	
				Contingent		
	RICHARDSON	1	Texas	75081	H '	
	City		State	Zip Code	Unliquidated	
	Who incurred Debtor 1 of		heck one.		Disputed	
	Debtor 2 o	•			Type of NONPRIORITY unsecured claim:	
	브	and Debtor 2	only		Student loans  Obligations arising out of a separation agreement or	
	At least on	ne of the debt	ors and another		divorce that you did not report as priority claims	
	Check if t	this claim re	lates to a com	munity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim s			-		
	<b>✓</b> No				ORIGINAL CREDITOR: MICHIGAN Other. Specify BEACH	
	Yes					
4.17	People's Gas	- Pi - J - Ni			— Last 4 digits of account number	\$1,600.00
	Nonpriority Cre 130 E. Randol				When was the debt incurred? n/a	
	Number	Street			As of the date you file, the claim is: Check all that apply.	
					Contingent	
	Chicago		Illinois	60601	Unliquidated	
	City		State	Zip Code	Disputed	
	Who incurred Debtor 1 of		heck one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 d	•			Student loans	
		and Debtor 2	only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least on	ne of the debt	ors and another		Debts to pension or profit-sharing plans, and other similar	
	Check if t	this claim re	lates to a com	munity debt	── debts  ✓ Other. Specify unpaid bills	
	Is the claim s	subject to off	set?			
	✓ No					
	Yes					
4.18	SYNCB/JCP Nonpriority Cre	aditor's Name			Last 4 digits of account number 4080	\$801.00
	PO BOX 9650	07			When was the debt incurred? 4/2017	
	Number S	Street			As of the date you file, the claim is: Check all that apply.	
	0.11-		Els. Ads	00000	Contingent	
	Orlando City		Florida State	32896 Zip Code	Unliquidated	
	Who incurred Debtor 1 of		heck one.		Disputed	
		•			Type of NONPRIORITY unsecured claim:	
	Debtor 2 o	-	only		Student loans	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt			Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
				Debts to pension or profit-sharing plans, and other similar		
	Is the claim s			mainty dest	── debts  ✓ Other. Specify CreditCard	
	✓ No	,			<u> </u>	
	Yes					

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ebtor 1	Charles			Boone	Case number (if known)	
	First Name		Middle Name	Last Name		
art 3:	List Others to	o Be Notified	About a Debt Tha	t You Already Liste	ted	
colle colle cred	ection agency ection agency	is trying to colle here. Similarly, ou do not have a	ect from you for a de if you have more tha	ebt you owe to some on one creditor for ar	r, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional or debts in Parts 1 or 2, do not fill out or submit this page.	
Nam	ie			On which enti	try in Part 1 or Part 2 did you list the original creditor?	
	W JACKSON B	BLVD S-400		Line 4.5	of (Check Part 1: Creditors with Priority Unsecured Claims	
Nur —	nber Street				one):  Part 2: Creditors with Nonpriority Unsecured Claims	
CHI	CAGO	Illinois	60604	Last 4 digits of	of account number	
City		State	Zip Code			

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Debtor 1 Charles Boone Case number (if known)
First Name Middle Name Last Name

1 11 01 140	The Middle Halle Last Halle			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting	purp
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	6.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$3,706.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$61,876.00	
	6i Total Add lines 6f through 6i	e:	\$65,582.00	

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Fill in this information to identify your case:								
Debtor 1	Charles		Boone					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the: Northern District of Illinois (State)								
Case number			(Otato)					
(If known)	·			-				

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compan	y with whom you have	the contract or lease	State what the contract or lease is for
2.1	Stonegate Name 531 Gregory Ave Ap	t 1D		Residential Lease, Debtor is Lessee, Yearly Residential Lease
	Number	Street		
	Glendale Heights	Illinois	60139	
	City	State	Zip Code	

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			Do	cument Page 3	33 of 79
Fill in t	his infor	mation to identify you	r case:		
Debtor	· 1	Charles		Boone	
		First Name	Middle Name	Last Name	
Debtor (Spouse		First Name	Middle Name	Last Name	
United	States B	sankruptcy Court for th		District of Illinois	
Officed	States D	ankiupicy Court for th	e. Northein	(State)	
Case n	iumber n)				
					Check if this is an
<b>○</b> tt.		T 400L			amended filing
Offic	cıaı	Form 106F	<u> </u>		
Sch	edul	e H: Your Co	odebtors		12/15
Codebt	ors are	people or entities wh	o are also liable for any de	bts vou mav have. Be as co	omplete and accurate as possible. If two married people are
filing to	gether,	both are equally res	ponsible for supplying corre	ect information. If more spa	ace is needed, copy the Additional Page, fill it out, and number
		he boxes on the left. r every question.	Attach the Additional Page	to this page. On the top o	of any Additional Pages, write your name and case number (if
1.	Do you	havo any codobtors?	(If you are filing a joint case,	do not list oither spause as a	codebtor)
١.	□ No	•	(ii you are iiiiig a joiiit case,	do not list eltrei spouse as a	codebiol.,
	₩ Ye				
2.	── Within t	he last 8 years, have	you lived in a community p	roperty state or territory?	(Community property states and territories include Arizona,
			evada, New Mexico, Puerto Ri	co, Texas, Washington, and	Wisconsin.)
	Ľ.	o. Go to line 3. Is Did vour spouse f	ormer spouse, or legal equi	valent live with you at the ti	me?
		No	orrici spouse, or legal equi	valent live with you at the ti	ino:
	Ħ		nunity state or territory did y	ou live?	Fill in the name and current address of that person.
		Name of your spous	e, former spouse, or legal equ	ivalent	
		Number Street			_
		City	State	Zip Code	
			_	-	f your spouse is filing with you. List the person shown in line 2
	-	-		-	have listed the creditor on Schedule D (Official Form 106D), edule D, Schedule E/F, or Schedule G to fill out Column 2.
		277 (0			
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
	Thomas	, Norma			Schedule D, line
	Name	04 5 100% 5			<u> </u>
		34 E 100th Pl			Schedule E/F. line4.1; 4.2

60628

Zip Code

Schedule G, line

Number

Chicago

City

Street

Illinois

State

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					3			
Fill in th	is information to identify	your case:						
Debtor 1	Charles		Boone	9				
	First Name	Middle Name	Last N			Che	eck if this is:	
Debtor 2							An amended filing	
(Spouse, if	f filing) First Name	Middle Name	Last N	lame			_	
United States	tates Bankruptcy Court for	Northern	_ District of Illi (S	inois State)			A supplement showing perpenses as of the follow	
Case nur	mber						MM / DD / YYYY	
Offici	al Form 106I							
Sche	dule I: Your In	come						12/15
informat spouse. I	ble for supplying correction about your spouse. If more space is needed (if known). Answer ever	f you are separated and , attach a separate she y question.	d your spous	se is r	ot filing w	vith you, do	not include information	on about your
	n your employment		Debtor 1	l			Debtor 2	
	mation.	Employment status	Emplo	oved			Employed	
	u have more than one job, h a separate page with			nploye	d		Not Employed	
inforr	mation about additional loyers.	Occupation						
	de part time, seasonal, or employed work.	Employer's name					_	
	upation may include student omemaker, if it applies.	Employer's address	Number Street			Number Street		
			City		State	Zip Code	City	State Zip Code
		How long employed there?						
Part 2:	Give Details About N	Ionthly Income						
spouse If you or	te monthly income as of t unless you are separated. r your non-filing spouse have pace, attach a separate she	e more than one employer,	-			employers fo	or that person on the lines	
	st monthly gross wages, sala ductions.) If not paid monthly	• .		2.		\$0.00	non-filing spouse	
3. <b>Est</b>	timate and list monthly ove	time pay.		3.		+ \$0.00		_
4. <b>Ca</b>	Iculate gross income. Add li	ne 2 + line 3.		4.		\$0.00		]

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Debtor 1Charles First Name Middle Name	Boone Last Name	Case number (if		
First Name - Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$0.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$ .	-5f + 5g 6.	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
gross receipts, ordinary and necessary business expenses, ar		**		
the total monthly net income.	8a.	\$0.00	<del></del>	
8b. Interest and dividends	8b.	\$0.00	<del></del>	
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive				
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  Food Assistance Programs Income		¢102.00		
8q. Pension or retirement income	8f.	\$192.00 \$0.00		
8h. Other monthly income. Specify: See attached	8g. 8h. +	\$1.841.75 +	<del></del>	
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8c		\$2,033.75		
3. Add all other modifie had lines out tob 1 out 1 out 1 out 1 out 1 ou	, , on. o	\$2,033.73		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$2,033.75 +	=	\$2,033.75
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	dependents, your roomn		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$2,033.75
13. Do you expect an increase or decrease within the year afte No.  Yes. Explain:	r you file this form'	?		Combined monthly income
_				

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Debtor 1 Charles Boone Case number (if known)

Part 2: Give Details About Monthly Income

#### Official Form 106I. Additional page.

	For Debtor 1	non-filing spouse
8h.Other monthly income. Specify:		
1. Baby Sitting	\$400.00	
2. Pro-rated 2017 taxes	\$641.75	
3. Uber	\$800.00	

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		Doc	tument Page 37 of 79	9		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Charles		Boone			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sho		petition chapter 13 date:
Case number (If known)			(Glale)	MM / DD / YYYY	<del></del>	
Official	Form 106J					
	e J: Your Exp	ancac				12/15
information. If i	-	attach another sheet to th	are filing together, both are equal is form. On the top of any addition			
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	es Debtor 2 live in a se	parate household?				
	<b>¬</b> No					
-	┛ <b>ヿ</b> Yes. Debtor 2 must file	e Official Forms 106J-2, <i>Exp</i>	enses for Separate Household of Deb	tor 2.		
2. Do you have		·	<u> </u>			
Do not list D Debtor 2.	ebtor 1 and Ye	es. Fill out this information for ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dep	endent live ?
3. Do your exp	enses include people other	)				
than yourself and dependents		s				
Part 2: Estir	nate Your Ongoing N	Monthly Expenses				
-	f a date after the bankr		s you are using this form as a suppl upplemental Schedule J, check the	-		•
	-	ash government assistance on Schedule I: Your Incom	-			Your expenses
	or home ownership expression or lot. 4.	penses for your residence.	Include first mortgage payments and		4.	\$500.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Charles
 Boone
 Case number (if known)

 Last Name
 Last Name

6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$\frac{4}{6}\$ 6d. Other. Specify:  7. Food and housekeeping supplies 7. \$\frac{4}{6}\$ 8. Childcare and children's education costs 8.  9. Clothing, laundry, and dry cleaning 9.	\$0.00 \$0.00 \$0.00 \$200.00 \$0.00 \$0.00 \$75.00 \$75.00 \$75.00
6. Utilities: 6a. Electricity, heat, natural gas 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. \$ 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning	\$300.00 \$0.00 \$200.00 \$0.00 \$308.00 \$75.00 \$75.00
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify:  7. Food and housekeeping supplies 7. Food and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9.	\$0.00 200.00 \$0.00 308.00 \$0.00 \$75.00 \$75.00
6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify:  7. Food and housekeeping supplies 7. See Childcare and children's education costs 9. Clothing, laundry, and dry cleaning  10. Page 2016	\$0.00 200.00 \$0.00 308.00 \$0.00 \$75.00 \$75.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify:  7. Food and housekeeping supplies 7. St. Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9.	\$0.00 \$0.00 \$308.00 \$0.00 \$75.00 \$75.00
6d. Other. Specify:	\$0.00 308.00 \$0.00 \$75.00 \$75.00
7. Food and housekeeping supplies  8. Childcare and children's education costs  9. Clothing, laundry, and dry cleaning  9.	\$0.00 \$75.00 \$75.00 \$75.00
7. Food and housekeeping supplies  8. Childcare and children's education costs  9. Clothing, laundry, and dry cleaning  9.	\$0.00 \$75.00 \$75.00 \$75.00
9. Clothing, laundry, and dry cleaning	\$75.00 \$75.00 \$75.00
	\$75.00 \$75.00
10. Personal care products and services	\$75.00
10.	
11. Medical and dental expenses	300.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	\$0.00
14. Charitable contributions and religious donations	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	\$0.00
15b. Health insurance	\$0.00
15c. Vehicle insurance	\$0.00
15d. Other insurance. Specify:	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$0.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify: 17c	\$0.00
17d. Other. Specify:	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	\$0.00
19.Other payments you make to support others who do not live with you.	
Specify:	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance	\$0.00
20d. Maintenance, repair, and upkeep expenses.	\$0.00
20e. Homeowner's association or condominium dues	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Charl	es		Boone	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
22. Calculate	your monthly expens	ses.				\$1,833.00
22a. Add lir	ies 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expe	nses for Debtor 2), if any,	from Official Form 106J-2			\$1,833.00
22c. Add lir	ie 22a and 22b. The r	esult is your monthly exp	enses.		22.	· · · · · · · · · · · · · · · · · · ·
23. Calculate	our monthly net inc	ome.			L	
23a. Copy I	ine 12 (your combine	d monthly income) from S	Schedule I.		23a	\$2,033.75
23b. Copy	your monthly expense	es from line 22 above.			23b	\$1,833.00
		nses from your monthly in	ncome.			\$200.75
The re	sult is your monthly n	net income.			23c	<del></del>
			oan within the year or do yo nodification to the terms of			

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Fill in this information to identify your case:									
Debtor 1	Charles		Boone						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number (If known)			(State)						

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Charles Boone	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 6/30/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill i	n this inf	ormation to i	dentify your c	ase:								
Deb	tor 1	Charles				Воо	ne					
		First Nam	ie	Middle	Name	Last	Name					
	tor 2 use, if filing)	First Nam	ıe	Middle	Name	Last	Name					
Unit	ed States	Bankruptcy	Court for the:	Northern		District of	Illinois					
Case	e numbe	r				_	(State)					
(If kno											_	
Of	ficial	l Form	107								Check if this amended fil	
				l Accelera				·	D I			
				I Affairs 1								04/1
										responsible for s nal pages, write	upplying correct /our name and case	
			wer every q					-	-			
Par	t 1: Giv	ve Details	About Your	Marital Status	and Whe	ere You L	ived Be	fore				
1.	Whati	ie vour ourro	nt marital sta	atus?								
١.			iit iiiaiitai sta	itus:								
	ш	larried ot married										
	<b>✓</b> 14	ot marned										
2.	During	g the last 3 y	ears, have yo	u lived anywher	e other th	an where y	ou live n	ow?				
	□ N	О										
	✓ Ye	es. List all of	the places yo	u lived in the las	st 3 years.	Do not incl	ude whe	re you live no	OW.			
	D	ebtor 1:			Dates Dates	Debtor 1 liv	ed	Debtor 2:			Dates Debtor 2 lived there	t
								Same as	Debtor 1		Same as Debtor	1
		251 S South umber Street	Shore Dr		From	01/2015		Number Stree	<b>x</b> +		From	
	- IN	umber Street			-	08/2017		Number Sirec	, t			
	С	hicago	Illinois	60649	_							
	C	ity	State	Zip Code				City	State	Zip Code		
								Same as	Debtor 1		Same as Debtor	1
					From			N			From	
	N	umber Street			To To			Number Stree	t		То	
					_							
	C	ity	State	Zip Code				City	State	Zip Code		
3.	Within t	he last 8 ve	ars, did vou e	ver live with a s	oouse or le	egal eguiva	lent in a	community	property sta	te or territory? (Co	mmunity property states	
										on, and Wisconsin.)	, proporty outloo	
	<b>✓</b> No											
	Yes	s. Make sure	you fill out So	chedule H: Your	Codebtor	s (Official F	orm 106	H).				

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Fill in the total amount of income you receivactivities. If you are filing a joint case and you not	ved from all jobs and all bu			ycai5:
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2000.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2017 )  YYYY	Wages, commissions, bonuses, tips Operating a business	\$18500.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2016 )	Wages, commissions, bonuses, tips	\$14000.00	Wages, commissions, bonuses, tips	
YYYY  Did you receive any other income during	Operating a business	_	Operating a business	
	Operating a business  I this year or the two prencome is taxable. Example come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	Operating a business  child support; Social Security royalties; and gambling and	
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	Operating a business  I this year or the two prencome is taxable. Example come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	Operating a business  child support; Social Security royalties; and gambling and	
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	Operating a business  I this year or the two prencome is taxable. Example come; interest; dividends; you received together, list in each source separately.	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	Operating a business  child support; Social Security royalties; and gambling and listed in line 4.	
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from	Operating a business  I this year or the two prescome is taxable. Example come; interest; dividends; you received together, list in each source separately. Debtor 1  Sources of income	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.  On not include income that you  Gross income from each source (before deductions	Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions
Did you receive any other income during Include income regardless of whether that in public benefit payments; pensions; rental in filling a joint case and you have income that List each source and the gross income from No  Yes. Fill in the details.	Operating a business  I this year or the two prencome is taxable. Example come; interest; dividends; you received together, list in each source separately. Debtor 1  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  \$1,000.00\$	Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you nsiders include your relatives; any general partners; relatives of any general partners; partners corporations of which you are an officer, director, person in control, or owner of 20% or magent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Including a child support and alimony.  No  Yes. List all payments to an insider.  Dates of  Total amount	erships of which yo nore of their voting	u are a general partner; securities; and any managing lomestic support obligations,
nsiders include your relatives; any general partners; relatives of any general partners; partners partners; partners	erships of which yo nore of their voting lude payments for o	u are a general partner; securities; and any managing lomestic support obligations,
Yes. List all payments to an insider.  Dates of Total amount		Decean for this payment
Dates of Total amount		Person for this naument
payment paid		Reason for this payment
Insider's Name		
Number Street		
City State Zip Code		
Insider's Name		
Number Street		
City State Zip Code		
Within 1 year before you filed for bankruptcy, did you make any payments or transferinsider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of  Total amount	er any property on  Amount you	account of a debt that benefited an  Reason for this payment
payment paid	still owe	Include creditor's name
Insider's Name		
Number Street		
City State Zip Code		
Insider's Name		
Number Street		
City State Zin Code		

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2012 Ford Taurus \$0 06/2018 **BRIDGECREST** Creditor's Name Explain what happened PO Box 53087 Number Street Property was repossessed. Property was foreclosed. Phoenix Arizona 85072 Property was garnished. City State Zip Code Property was attached, seized, or levied. Value of the Describe the property Date property 2008 Audi Q7 03/2018 \$0 **GATEWAY ONE LENDING &** Creditor's Name Explain what happened 160 N RIVERVIEW DR STE 1 Number Street Property was repossessed. Property was foreclosed. ANAHEIM California 92808 Property was garnished.

City

Zip Code

State

Property was attached, seized, or levied.

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Debt	otor 1 Charles	Boone	Case number (if known)	
	First Name Middle	e Name Last Name		
11.	Within 90 days before you filed for ban accounts or refuse to make a payment		pank or financial institution, set off any amo	unts from your
	✓ No  ✓ Yes. Fill in the details.			
	Tes. I ill ill the details.			
		Describe the action the	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zi	o Code		
12.			possession of an assignee for the benefit of	i creditors, a court-
	appointed receiver, a custodian, or and			·
	✓ No ☐ Yes			
Part		tions		
13.	Within 2 years before you filed for ban	kruptcy, did you give any gifts with a	otal value of more than \$600 per person?	
	No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more the per person	an \$600 Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
		o Code		
	Person's relationship to you	, dode		
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zi	o Code		
	Person's relationship to you			

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eptor i	Charles		Boone	Case number <i>(if known)</i>		
	First Name	Middle Name	Last Name			
. Wit	hin 2 years before you filed	for bankruptcy, did	you give any gifts or contributions w	rith a total value of	more than \$600	to any charity?
	No					
✓						
П	Yes. Fill in the details for ea	ach gift or contribution	on.			
	Gifts or contributions to c	harities	Describe what you contributed		Date you	Value
	that total more than \$600		Describe what you contributed		contributed	Value
	that total more than \$600				Contributou	
	Charity's Name					
	Number Street					
	Number Street					
	Cit. Ctata	7:- 0				
	City State	Zip Code				
	12.10.12.1					
rt 6:	List Certain Losses					
<b>✓</b>	No Yes. Fill in the details.  Describe the property you	lost and	Describe any insurance coverage		Date of your	Value of property
	how the loss occurred		Include the amount that insurance pending insurance claims on line 3 A/B: Property.		loss	lost
Wit	out seeking bankruptcy or p	or bankruptcy, did y reparing a bankrupt	ou or anyone else acting on your be ccy petition? r credit counseling agencies for services			anyone you consulte
. Wit	hin 1 year before you filed fo out seeking bankruptcy or p ude any attomeys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	cy petition?			anyone you consulte
Wit	hin 1 year before you filed fo out seeking bankruptcy or p ude any attorneys, bankruptcy	or bankruptcy, did y reparing a bankrupt	cy petition?			anyone you consulte
Wit	hin 1 year before you filed fo out seeking bankruptcy or p ude any attomeys, bankruptcy No	or bankruptcy, did y reparing a bankrupt	cy petition?	required in your bar	kruptcy.  Date payment or transfer	Amount of payment
Wit	hin 1 year before you filed fout seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details.	or bankruptcy, did y reparing a bankrupt	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed fout seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm	or bankruptcy, did y reparing a bankrupt	ccy petition? r credit counseling agencies for services  Description and value of any pro	required in your bar	kruptcy.  Date payment or transfer	Amount of
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	or bankruptcy, did y reparing a bankrupt	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue	or bankruptcy, did y reparing a bankrupt	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	or bankruptcy, did y reparing a bankrupt	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue	or bankruptcy, did y reparing a bankrupt	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue	or bankruptcy, did y reparing a bankrupt / petition preparers, o	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	or bankruptcy, did y reparing a bankrupt p petition preparers, o	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or bankruptcy, did y reparing a bankrupt / petition preparers, o	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or produce any attorneys, bankruptcy No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	or bankruptcy, did y reparing a bankrupt p petition preparers, o	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	or bankruptcy, did y reparing a bankrupt p petition preparers, o	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	or bankruptcy, did y reparing a bankrupt y petition preparers, o  60643 Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or produce any attorneys, bankruptcy No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	or bankruptcy, did y reparing a bankrupt y petition preparers, o  60643 Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	or bankruptcy, did y reparing a bankrupt y petition preparers, o  60643 Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Paym	or bankruptcy, did y reparing a bankrupt y petition preparers, o  60643 Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	or bankruptcy, did y reparing a bankrupt y petition preparers, o  60643 Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or pude any attorneys, bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid	or bankruptcy, did y reparing a bankrupt y petition preparers, o  60643 Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid  Number Street	or bankruptcy, did y reparing a bankrupt y petition preparers, o 60643  Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or pude any attorneys, bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid	or bankruptcy, did y reparing a bankrupt y petition preparers, o  60643 Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment
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. Wit	hin 1 year before you filed four seeking bankruptcy or pude any attorneys, bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid  Number Street  City State	or bankruptcy, did y reparing a bankrupt y petition preparers, o 60643  Zip Code	cry petition? r credit counseling agencies for services  Description and value of any pro transferred	required in your bar	Date payment or transfer was made	Amount of payment

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Debtor <sup>1</sup>	1 Charles		Boone	Case number <i>(if known)</i>		
	First Name	Middle Name	Last Name			
he	Ip you deal with your cree not include any payment o	ditors or to make paym		ehalf pay or transfer	any property to a	nyone who promised to
	Yes. Fill in the details.					
			Description and value of any protransferred	operty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	z Zip Code				
	clude both outright transfers d transfers that you have all No Yes. Fill in the details.					y). Do not include gifts
			Description and value of proper transferred		y property or ceived or debts p	Date aid transfer was made
	Person Who Received Tr	ansfer				
	Number Street					
	City State Person's relationship to y					
	Person Who Received Tr	ransfer				
	Number Street					
	City State Person's relationship to y					
be	thin 10 years before you neficiary?		d you transfer any property to a self	-settled trust or sim	ilar device of whic	ch you are a
<u> </u>	No Yes. Fill in the details.					
_	1		Description and value of the p	roperty transferred		Date transfer was made
	Name of trust					

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Debtor 1 Charles Boone Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred First Midwest Bank Checking XXXX-11/2017 \$ 984.00 Person Who Was Paid Savings 3800 Rock Creed Boulevard Number Street Money market Brokerage Joliet Illinois 60431 Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Debtor 1 Charles Boone Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

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Deb		Charles			Boone	Case	e number <i>(if</i>	known)		
		First Name	N	liddle Name	Last Name					
26.	Hav		y in any judicia	al or administra	ative proceeding unde	r any environment	tal law? In	clude settlements	and orders	S.
		No Yes. Fill in the det	ails.							
					Court or agency		Nature o	of the case		Status of the case
		Case title			Court Name					Pending
		Case number		<del></del> i	NumberStreet					On appeal Concluded
				i	City State	Zip Code				Concluded
Part	11:	Give Details Ab	oout Your Bu	siness or Co	onnections to Any Bu	usiness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	l you own a business or	have any of the f	ollowing c	onnections to any	business?	
				-	ade, profession, or othe	-	ull-time or p	art-time		
		A member of A partner in a		ity company (L	LC) or limited liability p	artnership (LLP)				
		ш .		aging executiv	e of a corporation					
		An owner of a	at least 5% of	the voting or e	quity securities of a cor	rporation				
	<b>V</b>	No. None of the a	above applies.	Go to Part 12.						
	Ī	Yes. Check all tha	at apply above	and fill in the	details below for each	business.				
					Describe the nat	ure of the busines	ss	Employer Identification		
		Business Name			-			EIN:		
		Number Street			Name of account	tant or bookkeepe	er	Dates business	existed	
		City	State	Zip Code	_			From	То	
					Describe the nat	ure of the busines	ss	Employer Identification		
		Business Name			_			EIN:		
		Number Street			_			Dates business	existed	
		City	State	Zip Code	Mame of account	tant or bookkeepe	er	From	То	
		•		•						
					Describe the nat	ure of the busines	ss	Employer Identification include Social S		
		Business Name			-			EIN:		
		Number Street			— Name of account	tant or bookkeepe	er	Dates business	existed	
		City	State	Zip Code	_			From	То	

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Debt	tor 1 Charles		Boone	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you foreditors, or other parties.  No Yes. Fill in the details by		ou give a financial statemen	nt to anyone about your business? Include all financial institutions,
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	Number Street			
	City Sta	ate Zip Code	<del>_</del>	
	·	•		
Part	12: Sign Below			
t	rue and correct. I understar	nd that making a false sta	atement, concea <sup>l</sup> ing propert or imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Chane	es Boone		
	Signature of	Debtor 1		Signature of Debtor 2
	Date 6/30/2	2018		Date
[ [	Did you attach additional pa No Yes	ges to Your Statement o		uals Filing for Bankruptcy (Official Form 107)?
	_	someone who is not an a	ttorney to help you fill out ba	ankruptcy forms:
[	<b>✓</b> No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Debtor 1				Boone	Case number (if known)	
	First Name		Middle Name	Last Name		
	Additional Pa	ge				
10. Within	1 year before y	ou filed for bar	nkruptcy, was an	y of your property reposse	essed, foreclosed, garnished, attached, seiz	ed, or levied?
				Describe the property	Date	Value of the property
	CREDIT ACCEP	_		2007 Jeep Cherokee	01/2018	<u>\$0</u>
	Creditor's Name	•				
	PO BOX 513			Explain what happene	ed	
	Number Street					
	Southfield	Michigan	48037	✓ Property was repos	ssessed.	
	City	State	Zip Code	Property was forec	losed.	
				Property was garni	ished.	
				Property was attac	hed, seized, or levied.	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Dis	strict of Illinois	
In re	Charles Boone		Case No.	
	Debtor			(If known)
			Chapter _	Chapter 13
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNE	Y FOR DEBTOR
con	npensation paid to me within one	year before the filing of t	he petition in bankruptcy, or agre	ne abovenamed debtor(s) and that eed to be paid to me, for services h the bankruptcy case is as follows:
For	legal services, I have agreed to ac	cept		\$4,000.00
Pric	or to the filing of this statement I h	nave received		\$500.00
Bala	ance Due			\$3,500.00
2. The	source of the compensation paid	I to me was:		
	<b>✓</b> Debtor	Other (spec	ify)	
3. The	source of the compensation paid	I to me is:		
	<b>✓</b> Debtor	Other (spec	ify)	
4.	I have not agreed to share the ab members and associates of my la		ation with any other person unles	ss they are
	I have agreed to share the above- members or associates of my law the people sharing in the compe	v firm. A copy of the agre		
5. In re	eturn for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	_	•	e bankruptcy case, including: mining whether to file a petition in
	b. Preparation and filing of any p	oetition, schedules, state	ements of affairs and plan which	may be required;
	c. Representation of the debtor	at the meeting of credito	rs and confirmation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	s and other contested bankruptcy	y matters;
6. By a	agreement with the debtor(s), the	above-disclosed fee doe	s not include the following servic	ces:
		CERTI	FICATION	
	fy that the foregoing is a complet in this bankruptcy proceedings.	e statement of any agree	ment or arrangement for paymen	nt to me for representation of the
	6/30/2018		/s/ Timothy Mazur	
_	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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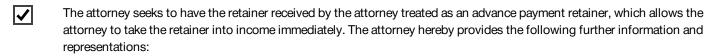
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/30/2018	
Signed:		
/s/ Cha	rles Boone	
		/s/ Timothy Mazur
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Boone , Charles	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Th knowledge		fy that the attached list of creditors is tru	ue and correct to the best of their		
Date:	6/30/2018	/s/ Boone , Charles	es		
		Boone , Charles <i>Signature of Deb</i> i	tor		

BRIDGECREST PO Box 53087 Phoenix, AZ, 85072

GATEWAY ONE LENDING & 160 N RIVERVIEW DR STE 1 ANAHEIM, CA, 92808

CREDIT ACCEPTANCE c/o: Keith Shindler 1990 E Algonquin Ste 180 Schaumburg, IL, 60173

BK OF AMER PO BOX 45144 JACKSONVILLE, FL, 32231

FED LOAN SERV P.O. Box 69184 Harrisburg, PA, 17106

NCAC 1210 E Campbell Rd RICHARDSON, TX, 75081

COMENITYBANK/VICTORIA 220 W SCHROCK RD WESTERVILLE, OH, 43081

SYNCB/JCP PO BOX 965007 Orlando, FL, 32896

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164 JOSEPH MANN & CREED 8948 Canyon Falls Blvd, Suite 200 Twinsburg, OH, 44087

AMSHER COLLECTION SVCS 4524 SOUTHLAKE PKWY STE HOOVER, AL, 35244

First Midwest Bank 3800 Rock Creed Boulevard Joliet, IL, 60431

IL Tollway PO Box 5544 Chicago, IL, 60608

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

People's Gas 200 E Randolph St Chicago, IL, 60601

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/28/2018			
Signed:	0	01 //2	Roma	
/s/ Charl	es Boone	Charles	<u>worl</u>	
				/s/ Timothy Mazur
Debtor(s	)			Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

#### Dear \_ Charles Boone ,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$200.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$500.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 5.7% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$188/mo.
- 3. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

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#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

One of its Attorneys

Accepted:

**Charles Boone** 

Date: 6/28/2018

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Debtor 1 Charles First Name	Boone Middle Name Last N		wa)
	estions for Reporting Purposes		
16. What kind of debts do you have?	"incurred by an individual prir No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily bus money for a business or investing No. Go to line 16c. Yes. Go to line 17.	nsumer debts? Consumer debts are marily for a personal, family, or house siness debts? Business debts are destinent or through the operation of the wethat are not consumer debts or be	ehold purpose."  bbts that you incurred to obtain he business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds  No.	7. Go to line 18.  Do you estimate that after any exempt piss will be available to distribute to unsecu	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and I	declare under penalty of periury tha	t the information provided is true and
For you	correct.  If I have chosen to file under Chapt of title 11, United States Code. I ur under Chapter 7.	ter 7, I am aware that I may proceed, nderstand the relief available under e	if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed
		did not pay or agree to pay someone I and read the notice required by 11 I	who is not an attorney to help me fill U.S.C. § 342(b).
		the chapter of title 11, United States	
	connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	The second of th	ng money or property by fraud in or imprisonment for up to 20 years, or
	/s/ Charles Boone	grafk Forex	(D.L.)
	Signature of Debtor 1  Executed on6/28/2018	Signature of Signa	of Debtor 2
	MM / DD / Y		MM / DD / YYYY

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Charles		Boone	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				
Official	Form 106De	eC		
Declarat	ion About an	_ Individual Dek	otor's Schedules	

Check if this is an amended filing

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
<b>✓</b> No					
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	nat I have read the summary and schedules filed with this declaration and				
that they are true and correct.	ell V bacas				
✗ /s/ Charles Boone	JW JOUL *				
Signature of Debtor 1	Signature of Debtor 2				
Date 6/28/2018	Date				
MM/DD/YYYY	MM/DD/YYYY				

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Debtor '	1 Charles		Boone	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before editors, or other pa No Yes. Fill in the de	rties.	d you give a financial state	ment to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	<del>-</del>
	Number Street			
	Number Street			
	City	State Zip Code		
Part 12	Sign Below			
true	e and correct. I und ankruptcy case can	erstand that making a false	statement, concealing pro	nments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2
	Date	6/28/2018		Date
Did	you attach addition No Yes	nal pages to Your Statemen	t of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
Did	you pay or agree to	pay someone who is not a	n attorney to help you fill o	ut bankruptcy forms?
V	No			The state of the s
固	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Boone , Charles  Debtor(s)	Case No		
		Chapter.	Chapter13	
	VERIFICATION	OF CREDITOR MA	TRIX	
knowle	The above named Debtors hereby verify that the dge.	attached list of creditors is	true and correct to the best of their	
Date:	6/28/2018	/s/ Boone , Ch Boone , Charle Signature of D	es VV	on e

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Debto	r 1 Charles		Boone	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median	family income that applies to y	ou. Follow these steps	s:	
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number o	of people in your household.	1		
		amily income for your state and si		was aanaan wanaan waxaa aanaan waxaan ah	\$52,410.00
	household using the link spec	ified in the separate instructions fo		d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines comp	pare?			
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				
	U.S.C. § 1325		Calculation of Dispos	ack box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b	)(4)	
18.	Copy your total averag	e monthly income from line 11			\$657.81
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	ment does not apply, fill in 0 on I	line 19a.		- <u>\$0.00</u>
	19b. Subtract line 19a	from line 18.			\$657.81
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.			The state of the s	\$657.81
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your o	current monthly income for the ye	ear for this part of the fo	orm.	\$7,893.72
	20c. Copy the median f	amily income for your state and s	ize of household from	line 16c.	\$52,410.00
21.	How do the lines com	pare?			
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
		an or equal to line 20c. Unless ot t period is 5 years. Go to Part 4.	therwise ordered by the	e court, on the top of page 1 of this form, check box	
Part					
rait	digit below				
	By signing here, I d	eclare under penalty of perjury tha	at the information on the	nis statement and in any attachments is true and correct.	
	🗶 /s/ Charles I	Boone () m A	hadas	<b>y</b>	
	Signature of De		70000	Signature of Debtor 2	
	Date 6/28/20 MM/DD/			Date MM/DD/YYYY	
		, do NOT fill out or file Form 1220 , fill out Form 122C-2 and file it v		39 of that form, copy your current monthly income from lin	e 14